

PACE insurance information: frequently asked questions

Note: This document has been approved by the University Insurance Office for distribution as at March 2017.

Note: This information is general in nature. It should be read in conjunction with the University Insurance [information](#). The University Insurance Manager, Maggie Feng, can be contacted on +612 9850 1683 or insurance.mq@mq.edu.au for further information.

GENERAL QUESTIONS

1. Is a student covered for insurance during the PACE activity?

PACE International activities are covered by Travel Insurance and Public Liability Insurance. PACE activities > 50kms from home / University &/or requiring an overnight stay: are covered by Travel Insurance, Personal Accident Insurance and Public Liability Insurance. PACE local activities <50kms from home / University: are covered by Personal Accident Insurance and Public Liability Insurance.

2. What if a student starts the PACE activity before the unit commences?

In certain circumstances, students may apply to undertake their activity before the official start date. In this case the PACE Activity – Early Commencement Procedure must be followed to ensure coverage under the University’s insurance policy.

3. Who is the University insurance provider?

The University’s current travel insurer is Chubb Australia Insurance Limited. The policy number is 01PP532077.

4. Is a student covered for a pre-existing condition?

In general, claims arising from pre-existing conditions are excluded from insurance cover (please refer to the questions 8 and 16 for definitions of pre-existing conditions for each insurance type).

5. What should a student do if they have a pre-existing condition?

For PACE Local and Regional activities (in Australia): if a student has a pre-existing condition that may impact on them while undertaking their PACE activity, it is recommended they obtain a medical clearance from their regular treating doctor. This can be a medical certificate or letter stating they are fit to participate in the PACE activity and/or travel. If a student needs to make a claim due to an unforeseen incident related to their pre-existing condition, this medical certificate/letter may assist with their claim.

For PACE International activities (outside Australia): further to the advice provided above for PACE Local and Regional, PACE International also advises students to register with Campus Wellbeing (and MQ Health for PACE-organised activities), and to advise the PACE International program.

PERSONAL ACCIDENT INSURANCE **(ie. Normally for PACE activities within Australia)**

6. What is a student covered for under Personal Accident Insurance?

- Non Medicare Medical Expenses up to \$5000
 - Accidental Death & Permanent Total Disablement Capital Benefits
- For more information, please see the University Insurance [information](#).

7. What are the general exclusions for Personal Accident Insurance?

The following are some general exclusions under the University's insurances. NB. This is not an exhaustive list. Students will not be covered for the following;

- Flying in an aircraft or aerial device other than as a passenger in an aircraft licensed to carry commercial passengers,
- Training for or participating in professional sport of any kind,
- Results from any intentional self-injury or attempt at same, suicide or any illegal or criminal act committed by you or an Insured Person,
- Results from war (whether war be declared or not), invasion or civil war,
- Is or results from infection with Human Immunodeficiency Virus (HIV) or any variance including Acquired Immune Deficiency Syndrome (AIDS) and AIDS Related Complex (ARC) unless as a result of an accident or a medical procedure
- Medical expenses arising from pre-existing condition/s
- High risk leisure or extreme sport activities including but not limited to; bungee jumping, paragliding, parasailing, scuba diving, caving, canyoning, abseiling, ride motorcycles as a driver or passenger.
- Incidents that occur while under the influence of drugs or alcohol

If you are considering hiring a car, please ensure you purchase comprehensive car insurance from the car leasing company.

8. What is the definition for pre-existing condition under Personal Accident Insurance?

Pre-existing medical condition under Personal Accident Insurance means:

- (i) Any condition for which a Doctor was consulted or for which treatment or medication was prescribed prior to the effective date of coverage; or
- (ii) A condition, the manifestation of symptoms of which a reasonable person in the circumstances would be expected to be aware within three months prior to the effective date of coverage

9. Is a student covered for medical expenses that occur within Australia?

Medical expenses incurred within Australia, where a Medicare related benefit is payable, are specifically excluded. Therefore, Medicare gap payments are a personal cost

10. Is there an excess payable for Personal Accident Insurance claims?

Excess is the first \$50 of each and every claim for non-medicare medical expenses. Other benefits may incur an excess (the Insurance Manager can provide further details).

11. When does personal accident insurance coverage start and finish?

Personal Accident Insurance normally starts when the PACE activity commences and includes all necessary travel, excluding daily travel to / from home and University.

12. Is a student covered by insurance if they are working from home for their PACE activity?

No. All University activities completed by students at home, including PACE activities, are not covered under Macquarie University insurances

13. How does a student make a claim for Personal Accident insurance?

Complete a Personal Accident Insurance Claim [Form](#) and lodge it with the MQ Insurance Officer by emailing the scanned copy. The Claim Form outlines what supporting documentation is required for the claim. NB. Students will also be required to complete an Incident Report via the [Macquarie University Incident / Accident online reporting system](#).

TRAVEL INSURANCE

(ie. For PACE International and PACE Regional / remote where activity is >50kms from their home or University and/or requires overnight stay)

14. When is a student covered by travel insurance?

Travel insurance applies where students are travelling more than 50km from their home or the University, or staying away overnight in accommodation for their PACE activity.

15. What is a student covered for under the University travel insurance?

The following summary of the University's travel insurance policy extent of coverage is a general description only. For further information or if you have a specific question, please contact the University Insurance Office.

Summary of travel Insurance benefits		
Coverage Section	Coverage amount	Excess
Personal Accident & Sickness (Death and Capital Benefits) – Insured Persons excluding Accompanying Spouse/Partner and/or Dependent Children	Benefit capped at percentage of	
Accidental Death	5 x annual <i>income</i> to a maximum of \$500,000	Nil
Permanent Total Disablement	5 x annual <i>income</i> to a maximum of \$500,000	Nil
Other Permanent Disablement	5 x annual <i>income</i> to a maximum of \$500,000	Nil
Temporary Total Disablement (Injury)	100% of weekly <i>income</i> to a maximum of \$1500 payable for up to 104 weeks and subject to an <i>excess period</i> of 7 days	Nil
Temporary Total Disablement (Sickness)	Not Insured	Nil

Overseas Medical & Evacuation		
Overseas Medical & Evacuation	Unlimited	Nil
Continuous Worldwide Bed Confinement	\$200 per day for maximum 30 days	Nil
Repatriation	\$50,000	Nil
Loss of Deposits, Cancellation & Curtailment Expenses		
Loss of Deposits, Cancellation & Curtailment Expenses (any one Insured Person - any one claim or series of claims arising out of the one event)	Unlimited	Nil
Baggage, Business Property and Money/Travel Documents		
Baggage I Business Property-equipment Limit any one item	\$50,000	\$500 (for value <=\$10,000), \$1,000 (for value >\$10,000)
Baggage / Business Property-personal baggage Limit any one item	\$50,000	\$500 (for value <=\$10,000), \$1,000 (for value >\$10,000)
Electronic Equipment (Including Cameras) Limit any one item	\$50,000	\$500 (for value <=\$10,000), \$1,000 (for value >\$10,000)
Personal Money / Travel Documents	\$5,000	\$500
Deprivation of Baggage	\$5,000	\$500
Rental Vehicle Excess		
Rental Vehicle Excess	\$20,000	Nil
Missed Transport Connection & Overbooked Flights		
Missed Transport Connection	\$20,000	Nil
Overbooked Flights	\$20,000	Nil
Personal Liability & Identity Theft		
Personal Liability	\$10,000,000	Nil
Identity Theft	\$20,000	Nil
Political Unrest & Natural Disaster Evacuation		
	\$100,000	Nil

NB. These coverages are for unforeseen circumstances.

16. What are the general exclusions for travel insurance?

The following are some general exclusions under the University's insurances. You will not be covered for the following;

- Flying in an aircraft or aerial device other than as a passenger in an aircraft licensed to carry commercial passengers,
- Non-Scheduled Flight(s) means travel in an aircraft whose flights are not conducted in accordance with fixed flying schedules, over specific air routes, to and from fixed terminals. Taking non-scheduled flight has reduced cover benefit.

- Training for or participating in professional sport of any kind,
- Results from any intentional self-injury or attempt at same, suicide or any illegal or criminal act committed by you or an Insured Person,
- Results from war (whether war be declared or not), invasion or civil war,
- Is or results from infection with Human Immunodeficiency Virus (HIV) or any variance including Acquired Immune Deficiency Syndrome (AIDS) and AIDS Related Complex (ARC) unless as a result of an accident or a medical procedure
- Medical expenses arising from pre-existing condition/s
- High risk leisure or extreme sport activities including but not limited to; bungee jumping, paragliding, parasailing, scuba diving, caving, canyoning, abseiling, ride motorcycles as a driver or passenger.
- Incidents that occur while under the influence of drugs or alcohol.

If you are considering hiring a car, please ensure you purchase comprehensive car insurance from the car leasing company.

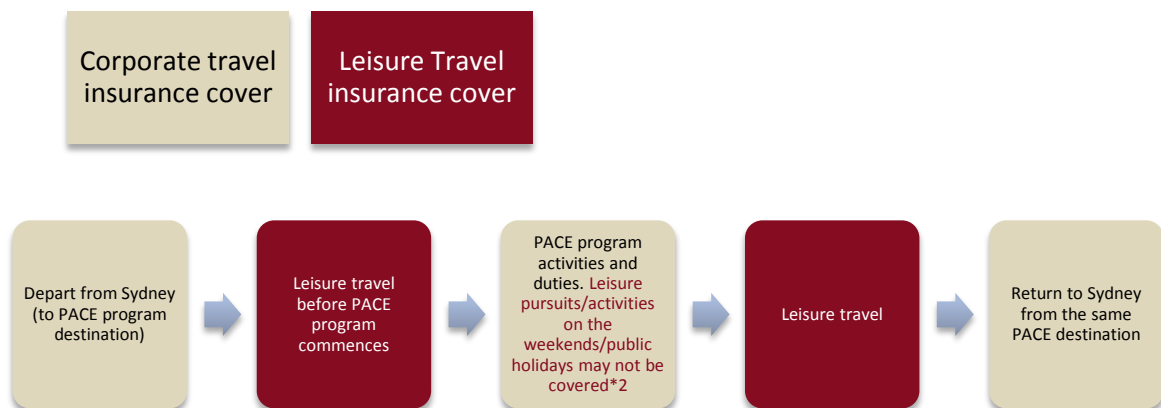
17. What is a pre-existing condition for travel insurance purposes?

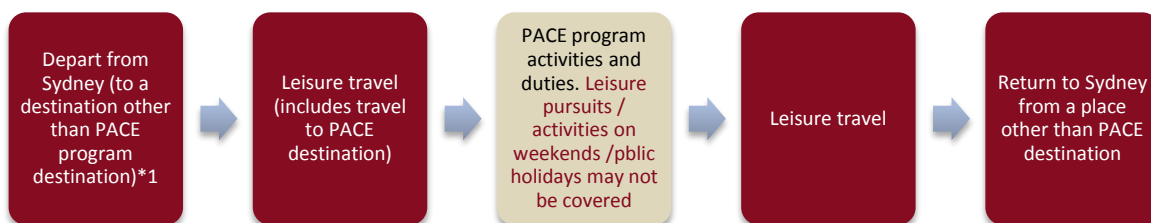
“Pre-Existing Condition under travel insurance policy means:

- (a) any physical defect, condition, illness or disease for which treatment, medication or advice (including advice for treatment) has been received or prescribed by a Doctor or dentist in the 12 months immediately prior to the Covered Person’s Journey; or
- (b) a condition, the manifestation of symptoms of which a reasonable person in the circumstances would be expected to be aware at the time of booking their Journey.”

18. When does the travel insurance coverage start and finish?

Coverage starts from the time that the student leaves their normal residence to commence their journey. The coverage is continuous on a fulltime 24-hour basis, until they return to their residence. However, coverage is limited to a maximum duration of 6 months for any one trip. Please see below regarding travel insurance and leisure travel.





*1 Flights including necessary transit to the activity destination are covered, but extra transits are not covered if they are for leisure travel purpose. E.g. If the PACE program is in Shanghai, the flight from Sydney to Shanghai is covered. However, if student wants to take leisure travel in Beijing, the flights from Sydney to Beijing and Beijing to Shanghai will not be covered. If a student is transiting in Hong Kong and the stopover in Hong Kong is for a period of up to 24 hours, this will not be considered holiday travel so flights (including stopover) will be covered; however if student plans to stopover in Hong Kong for more than 24 hours, this stopover shall be considered as being 1 day of holiday travel, the flight from Sydney to Hong Kong and Hong Kong to Shanghai will still be covered.

*2 Weekends and public holidays falling in between the program are covered; however “leisure” activities are not covered. Some examples of leisure activities that may not be covered include taking a flight somewhere, spending a night away or participating in activities like open water sailing or diving, mountaineering, rock climbing, parachuting, Bungee Jumping, Snow sports, etc.

19. If a student undertakes leisure travel before or after the official dates of their PACE activity, are they covered by the University’s travel insurance?

No, the University’s travel insurance policy does not provide cover for leisure travel outside the dates of the activity – travelling before or after the activity or a combination of both. Students will need to purchase extra insurance for any leisure travel.

20. Are students covered by the University’s travel insurance for non-working days during their PACE activity dates?

Weekends and public holidays that fall during PACE activity dates are covered by the University’s insurance if these days:

- are being used to carrying out your PACE activity duties;
- are being used to travel/transit for PACE activity purpose;
- are being used to do regular activities in your activity location (city or town)

Weekends and public holidays that fall during PACE activity are not covered by the University’s insurance if these days:

- are being used for leisure activities such as parachuting, rock climbing, etc;
- are being used to travel outside of your activity location (city or town);
- are staying overnight outside of your activity location (city or town).

PACE International requires you to have your own travel insurance to cover you for the times when you are not covered by the University’s insurance. More information is provided about personal travel insurance in this document.

For PACE Regional / remote activities, we recommend students consider their own travel insurance to cover them for the times when they are not covered by the University insurance, as they are not covered in those circumstances. It is a student's responsibility to ensure that the personal insurance they purchase will cover them for their intended activity, location and circumstances.

21 What should a student do if they have a minor medical problem while travelling on a PACE activity, under travel insurance?

A student should pay for any minor medical expenses they incur and keep all receipts. On their return, they should complete a Travel Insurance Claim [Form](#) and lodge it with the MQ Insurance Officer by emailing the scanned copy.

The Claim Form specifies what proof of loss / damage the insurer requires to enable speedy settlement of a claim eg. Receipts from visiting a doctor, police reports from an incident, etc. NB. There is no medical expense cover if the travel is within Australia

22. How does a student make a claim, under travel insurance?

Complete a Travel Insurance Claim [Form](#) and lodge it with the MQ Insurance Officer by emailing the scanned copy including supporting documentations. The Claim Form outlines what supporting documentation is required for the claim. Students are advised to retain proof of loss for their claim (such as receipts, invoices, valuations, medical reports, police reports).

23. What happens if a student has to withdraw but has already paid for flights and other costs?

This will depend on the circumstances of the withdrawal however, if it is for an emergency situation or serious illness / death of an immediate family member, provided such person(s) reside(s) in the insured person's country of residence then the insurance policy should cover the majority of out of pocket expenses that cannot be recovered from the providers. Other situations will be on a case by case basis.

24. What if a family member at home is seriously ill or dies?

If a relative passes away due to an unforeseen situation while a student is travelling on PACE activity, the travel insurance policy will cover the extra costs of coming home early. NB. Exclusions for pre-existing conditions also apply for family members.

25. What are the conditions applying to Electronic Equipment?

- Electronic equipment must be carried on unless prohibited by the airline from doing so, when it must be secured within checked in luggage
- It must be marked as fragile
- It must not be left unattended at any stage of the trip
- It must be properly secured when not in use

NB. A \$10K sublimit applies

OTHER GENERAL QUESTIONS: PACE LOCAL & REGIONAL ACTIVITIES

27. If the partner organisation requires further information regarding insurance, is it possible to obtain the Product Disclosure Statement or Macquarie University Certificate of Currency?

Yes, a student can obtain these documents from their Faculty PACE team. The Certificate of Currency is valid for 12 months and is renewed annually.

28. Will a PACE student receive a letter stating they are covered by insurance?

No. Confirmation letters are only provided to the partner organisation by the relevant Faculty PACE team on request.

29. What are the implications for Workers Compensation when a student completes a paid PACE activity?

A student is covered by Third Party Public Liability (TPPL) and Personal Accident Insurance (PAI) for unpaid local and regional PACE activities. If a student is undertaking a paid activity the organization hiring the student should have workers' compensation insurance in accordance with NSW legislation.

30. What are the insurance coverage for students working in sporting clubs or undertaking other sporting activities as their PACE activity?

A student will be covered for Third Party Public Liability (TPPL) and Personal Accident Insurance (PAI) as long as:

- The PACE activity is required for the PACE unit in which they are enrolled
- They are not performing the activity as a professional athlete, and
- The activity is undertaken in Australia

31. What about insurance for student self-selected work experience (ie. Not for PACE unit accreditation)?

Please refer to the University Careers Service [website](#).

OTHER GENERAL QUESTIONS: PACE INTERNATIONAL ACTIVITIES

32. What do I do if I experience ILLNESS, INJURY, LOSS/DAMAGE to my property or ANY INCIDENT while on my PACE International activity?

1. Contact International SOS (ISOS) or have it done on your behalf.
 - ISOS Assistance Centre in Sydney, +61 2 9372 2468
 - ISOS Assistance Centres in other locations, see your ISOS card
 - Use the "Call for Assistance" button on the ISOS app
2. Quote the ISOS Membership Number: 12AYCA630700
3. Follow advice from ISOS
4. Keep your In-Country Manager, Team Leader or host supervisor informed at all times (follow any instructions given to you at your in-country orientation regarding the reporting of incidents)

5. If advised by ISOS to lodge an insurance claim, see Q.22 of this document

NB. For PACE Local and Regional activities, please refer to the "What to do in an Emergency" Z-card.

33. What are the conditions for making an insurance claim overseas?

For minor medical expenses: **contact ISOS first**, then if based on their advice you incur any medical expenses, pay for this and obtain receipts. Receipts are to be included with your insurance claims paperwork.

For serious medical cases that require hospitalisation or evacuation, **contact ISOS first**, and ISOS will arrange for the insurer and the hospital to liaise directly regarding treatment, evacuation, repatriation, costs, payment and discharge. Follow the 5 steps detailed in the question above.

For Personal Accident, Sickness and Injury, there is no coverage for incidences involving the taking of illicit substances and/or self-harm.

For loss of baggage or documents, **contact ISOS first**, and follow their advice. Report loss to the appropriate authorities at the point of occurrence. Retain appropriate documentation of such reporting and include with your insurance claims paperwork. If property has been damaged or lost due to the fault of an airline, a claim should be made first against the carrier, then secondly against the University's insurance. For electronic equipment, see Q.25 of this document.

34. What are the details for International SOS (ISOS)?

- The ISOS Macquarie University portal is <https://www.internationalsos.com/MasterPortal/default.aspx?membnum=12AYCA630700>.
- International SOS Sydney Assistance Centre number is: **+61 2 9372 2468**.
- International SOS Macquarie University's membership number is: **12AYCA630700**.

35. Are students undertaking their PACE activity in the country of their residence also covered by the University's insurance?

Students undertaking their PACE activity in their country of residence are not covered for medical expenses, political evacuation and natural disaster. The country's national social security system should be accessed. The University's insurance may cover some expenses but this would be entirely at the discretion of the insurance company.

36. Tell me more about travel insurance for leisure travel.

PACE International requires you to have your own travel insurance to cover you for the times when you are not covered by the University's insurance. It is your responsibility to ensure that the personal insurance you purchase will cover you for your intended activity, location and circumstances.

You are free to purchase your personal travel insurance with any insurance provider and we recommend that it includes:

- Unlimited medical expenses;
- Unlimited medical evacuation costs
- Unlimited repatriation costs;

- At least AU\$2,500,000 (two million five hundred thousand dollars) in personal liability insurance.

The University has entered into a referral arrangement with **Chubb Insurance Australia Limited** (Chubb) to provide travellers with an option to purchase private travel insurance. To purchase private travel insurance, visit:

<https://blt.chubbtravelinsurance.com/?brokerCode=macquni>. Please read the Policy Wording and Product Disclosure Statement (PDS) and Supplementary Product Disclosure Statement (SPDS) carefully as the benefits are different to the cover provided by the University's corporate travel insurance. All questions regarding purchasing private travel insurance should be referred to Chubb's Customer Service Department on 1800 803 548. It is your personal decision to choose to purchase from Chubb or any other insurance provider for your private travel insurance. To decide if a product is right for you, please read the Policy Wording, PDS, SPDS and the Financial Services Guide (FSG).

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You are able to use the above link to purchase personal travel insurance while you are already overseas (if the trip is linked to your PACE activity) and you can choose to purchase a One-Trip policy.

Once you have purchased your personal travel insurance, you must log the information with PACE International. To do this please go to the PACE International iLearn unit. Please do this for each insurance purchase, even once you are overseas.